The Workers Compensation Board of Manitoba

Annual Report

1982

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The Workers Compensation Board of Manitoba

Board of Commissioners

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March 25, 1983

Honourable Jay Cowan
Minister Responsible for
The Workers Compensation Board
333 Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Mr. Minister:

In accordance with Section 57 of The Workers Compensation Act, we are pleased to present the Annual Report of the Workers Compensation Board for the 12-month period from January 1, 1982 to December 31, 1982. This Report includes a statement of the accounts required to be kept under Section 72 of the Act.

Respectfully submitted,

Asuncion Arrojado
Chairperson

T. Donald Bulloch
Commissioner

Allan Fleury
Commissioner

Introduction

The Workers Compensation Board administers the Workers Compensation Act. The Act provides compensation benefits to workers who are injured or contract an industrial disease as a result of or in the course of their employment.

In addition, the Board partially funds the Workplace Safety and Health Division and totally funds the Worker Advisor Program. Both of these programs are independent of the Workers Compensation Board, however, they do report to the same Minister as the Board.

In 1971 the Workers Compensation Board was designated to act on behalf of the Attorney General's Department in administering the Criminal Injuries Compensation Act. Funding for the Criminal Injuries Compensation Board comes from the Consolidated Fund of the Province of Manitoba, and the Workers Compensation Board is paid an administrative fee to provide total services.

This Annual Report reviews the Board's departmental information. It provides relevant statistical tables and graphs, as well as financial statements and the auditors' and actuary's reports.

Highlights

During 1982:

• An informational series of pamphlets was developed to address specific compensation concerns for both employers and workers. As well, an audio-visual presentation on the Workers Compensation Board, illustrating the history, organizational structure, appeal procedures and case studies, was prepared. Initial indications have been that this information has been helpful in the public's perception and understanding of Board operations.

• The report "Compensation Challenges For The '80s" about the Workers Compensation Board was tabled by the Minister Responsible for Workers Compensation in the Legislature on June 11, 1982. This report, and a report ("Workers Compensation in Manitoba: Opportunities For Consolidation and Enrichment 1980") by the Workers Compensation Procedural Review Committee (Chaired by Dr. Walter J.P. Lampe) indicated the need for a number of reforms at the Workers Compensation Board.

• Governmental actions to effect necessary changes included:

1. The appointment of a new full-time Board Chairperson and two new full-time Board Commissioners on July 1, 1982. This was a change from the previous practice of having one full-time Chairman and six part-time Commissioners. With the full-time Board of Commissioners, there is a cohesive and unified approach to the philosophy of the new Board of Commissioners. The new structure provides a more definite direction and ensures a more consistent approach in the implementation of the Workers Compensation Act and the policies of the Board at all levels of the Organization.
2. The appointment of a management consulting firm to review the existing system and identify the deficiencies in operations and communications systems.
3. The establishment of an independent Worker Advisor Program reporting directly to the Minister Responsible for Workers Compensation.
4. The establishment of the Rehabilitation Advisory Committee under Section 100 of the Workers Compensation Act to examine present rehabilitation practices of the Workers Compensation Board and report to the Minister.

• To have a truly objective setting for Board Hearings and Medical Review Panels, the Board of Commissioners implemented one of the Lampe Report recommendations and a Satellite Facility was opened in December, 1982.

Workers Compensation Board of Commissioners

Statement of Intent — Aims and Goals

The Workers Compensation Board of Commissioners is committed to the principle that the injured worker has, by virtue of the Workers Compensation Act, the right to the provision of support services through the Workers Compensation Board with the use of the funds the employer has provided.

The Board of Commissioners believes that the delivery of these services should be in a manner that is accountable to the injured worker, the employer and the community as a whole.

A. The Injured Worker

As a person, the injured worker has a right to be treated as an individual distinct from any other. The Board of Commissioners is cognizant of the injured worker's immediate need related to compensation and, therefore, believes that the claims and appeal process should be done expeditiously in a clear and concise manner. The Board of Commissioners believes that the injured worker is entitled to competent and efficient service that could be provided by qualified staff through an improved system of delivery. The injured worker should have the assurance of a valid and professional assessment and support in the medical and vocational rehabilitation area to ensure that the injured worker has the essential elements necessary for a positive start toward being a viable member of the work force and the community.

B. The Employer

As the provider of the funds the employer is entitled to responsible financial management of the said funds by the Workers Compensation Board. The Board of Commissioners also believes that equitable methods of assessment should be followed and further believes that a sound balance should exist between the assessment rates and the projected need which can be achieved through an operational budget.

C. The Community As A Whole

The Board of Commissioners fully appreciates the magnitude of expectations of the community from the Workers Compensation Board and will endeavor to accomplish the tasks in an equitable manner.

It is recognized that reforms and improvements to the Workers Compensation Board system are long overdue. For this reason, the Board of Commissioners fully encourages the input and participation of all members of the community in efforts to bring about the necessary changes.

Departmental Information

Administration Department

The Administration Department provides the financial administration, personnel management, administrative and operational support services functions to the Workers Compensation Board.

During 1982, the need for reorganization in this Department was recognized by the new Board of Commissioners, and will be reviewed taking into consideration recommendations of the Management Consultant's Report.

One major change that was implemented was the commitment to the development of an information system at the Board. A new system will effect not only organization and procedural changes but also processing and servicing techniques. It is expected that the new system will be on line in 1984.

Accounting Department

The Accounting Department compiles all pertinent financial data. This includes processing automated claims benefits and related statistical information; maintaining and reconciling output expenditure data; and maintaining trust accounting.

In addition, this Department is currently responsible for the Board's computer services including program development, maintenance and statistical information services.

Assessment Department

A major function of the Assessment Department is to implement Section 66(1) of the Workers Compensation Act by assessing and collecting annual assessments.

Assessment rates are assigned based on the degree of risk and accident frequency for industry types.

The statement of payrolls reported is shown in Table IX in the Statistical Section. Table X illustrates the registered Class "G" employers, assessable payrolls, assessments and average assessment revenue for the period 1973 to 1982.

There are industries listed in Section 60 and Schedule I (Section 60) of The Workers Compensation Act that are required, under the Legislation, to fall within the compulsory provisions of the Act. For industries not listed in the Act, employers may elect compensation coverage on the basis of a voluntary application to the Board.

In 1982 the Assessment Department was responsible for approving coverage for the industries requesting compensation coverage, and the 1,413 approved are listed in Table XI in the Statistical Section of this Report.

In the latter part of 1982, the Assessment Department initiated a long-term study of the present classification structure. The purpose of this study is to establish classification criteria for each industry to ensure a consistent and equitable classification for all employers. The establishment of this criteria will form an assessment manual to assist the Assessment Department staff in employer classification.

Claims Services Department

This Department processes compensation claims for personal injury, medical aid, industrial disease, permanent disability and death as a result of an accident arising out of and in the course of a worker's employment.

Claims:

During 1982, the Claims Department processed 46,357 claim files as indicated:

Claim files in process, December 31, 1981		7,327
Accidents reported during year		44,737
New permanent disability and death claims on cases previously settled		299
		52,363
Claim files processed during year		
Settled in 1982 (Table II)		
Medical Aid only	17,021	
Time Loss	20,337	
	37,358	
Claims with no costs	8,783	
Claims rejected	216	46,357
Claim files in process, December 31, 1982		6,006

Accidents:

Reported accidents totalled 44,737, a decrease of 4,167 over 1981. The comparative figures by Classes for the last two years are shown in Table I.

Pension Benefits:

The total number of permanently disabled workers (totally or partially disabled), and dependents of fatally injured workers, in receipt of pensions as of December 31, were:

	1982	1981
Permanently disabled	3,735*	3,695*
Widows	518	520
Children	350	384
Other dependents	12	16

*Includes 86 (1982), 84 (1981), permanent total disabilities.

Adjudication and Appeals:

In 1982 a two-tier system of adjudication was adopted. This required the formation of a new classification of adjudication within the department — the Claims Processor. The Claims Processor was authorized to handle and approve uncomplicated claims, and this meant that the Claims Officers, with more experience and training would have time to handle the complicated cases.

On August 18, 1982, the Board of Commissioners authorized a further change in procedure in order to expedite the processing of claim files. The Claims Committee was discontinued, and the responsibility for the complete adjudication process was assigned to the Claims Officer up to the level of Senior Claims Officer.

On appeal, claims are referred to the Review Committee and on further appeal, reviews and/or hearings are held with the Board of Commissioners.

In the fall of 1982 the composition of the Review Committee was further amended to be composed of the Directors from Claims

Services, Rehabilitation Services and Medical Services.

The Board intends to have a more effective and efficient adjudicating system in place by the end of 1983.

Staff Training:

A Senior Claims Officer was assigned to coordinate and implement a staff training program. Although not yet fully formalized, this program has been invaluable in the training of Claims Processors.

Claims Committee:

The Claims Committee statistics represent the period January 1, 1982 to September 3, 1982 inclusive as the function of the Claims Committee was taken over by the individual Claims Officers as of September 4, 1982.

Between January 1, 1982 to September 3, 1982, the Claims Committee considered 1,288 claims. Of these claims, 214 cases were accepted. Forty-four claims were simply administrative decisions; that is, to distribute the cost of the claim to either the second injury fund or to another employer (commonly referred to as transfer of costs). Three hundred and eighty-one cases were administrative decisions to transfer money to the reserve fund following assignment of PPD or fatal claims. These cases also included claims where the Claims Committee merely authorized the recommendations with the Board's solicitors and involved cases where the Claims Committee merely awarded the excess recovery of a third party action to the worker under Section 7.1 of the Act. Four hundred and ninety-five claims were disallowed or rejected. One hundred and twenty-one claims involved decisions where some portion of the claim qualified but not the whole of the claim (these are referred to as partial responsibility). Thirty-three cases were referred to Medical Review Panels.

Breakdown:

Accepted	214
Transfer of Costs	44
Administrative Transfers	381
Rejected	495
Partial Acceptance	121
Medical Review Panels	33
TOTAL	1,288

Review Committee:

The Review Committee's statistics cover the period January 1, 1982 to December 31, 1982. Between those dates, the Review Committee considered 343 claims. Of these claims, 124 were accepted. One hundred and sixty-seven claims were rejected. Twelve claims involved decisions where some portion of the claim qualified but not the whole of the claim. Thirty-nine cases were referred to Medical Review Panels and one claim was referred to a Neurosis Panel.

Breakdown:

Accepted	124
Rejected	167
Partial Acceptance of Responsibility	12
Claims Referred to Medical Review Panels	39
Claims Referred to a Neurosis Panel	1
TOTAL	343

NOTE: On September 7, 1982, the Review Committee was restructured.

The previous Review Committee considered 220 claims. Of these claims 70 were accepted, 111 were rejected, 7 were partially accepted, 31 were referred to Medical Review Panels and 1 case was referred to a Neurosis Panel. The current Review Committee, from the date of their inception until December 31, 1982, considered 123 claims. Of these claims, 54 were accepted, 56 were rejected, 5 were partially accepted and 8 were referred to Medical Review Panels.

Board of Commissioners:

During the period January 1, 1982 to June 30, 1982 inclusive, the previous Board of Commissioners considered 61 claims. Of these cases, 33 were presented as hearings and 28 were Board reviews.

Breakdown:

Claims Accepted	10
Claims Referred for Additional Data	11
Claims Rejected/Disallowed	11
Claims Partial Responsibility Accepted	8
Claims Referred to Medical Review Panels	18
Claims Referred to Neurosis Panels	3
TOTAL	61

During the period July 1, 1982 to December 31, 1982 the new Board of Commissioners considered 88 cases. Of these, 20 cases have been carried into 1983. Of the 68 completed, 29 were presented as hearings and 39 were Board reviews.

Breakdown:

Claims Accepted	32
Claims Referred for Additional Data	13
Claims Rejected/Disallowed	14
Claims Partial Responsibility Accepted	7
Claims Held Pending Formulation of Adjudicating Criteria	2
TOTAL	68

Medical Services Department

The Medical Services Department addresses the daily administrative needs of the Workers Compensation Board such as physical examinations, pension ratings, providing medical opinions in claims adjudication, and conducting an ongoing review of cases.

The current Board of Commissioners has indicated that the role of the Medical Services Department should be developed more towards the provision of information on the medical aspects of illness and injuries which appear to or may emanate from the worker's exposure to his work environment.

The major role of the Medical Services Department is in monitoring the medical management of claimants (compensable injuries and illnesses), providing opinions on medical aspects of claims, and coordinating medical rehabilitation programs in consultation with the vocational rehabilitation services.

Medical rehabilitation is presently conducted through the services of the Rehabilitation Hospital by means of an administrative arrangement. This arrangement will be reviewed by the Board of Commissioners.

Rehabilitation Services Department

In mid-1982, the philosophy toward vocational rehabilitation in Workers Compensation was re-defined in keeping with recommendations made by the Lampe Report, and in respect of currently accepted social trends and climate.

The change in philosophy acknowledged assistance for all injured workers who, by way of compensable injury, are unable to resume employment (or are advised not to resume pre-injury employment) return to gainful employment at or near the pre-injury income level, and/or develop the potential for similar future earnings.

As well as extending vocational rehabilitation assistance, the present approach has resulted in improvement in services offered. The Board has recognized the need for professionally trained counsellors capable of providing more indepth assessment and treatment services, and has endeavored to upgrade existing staff and recruit professionally trained staff for vocational rehabilitation services.

The services the Rehabilitation Department provides can be categorized into four main areas:

1. Counselling — includes vocational, supportive, financial, employment, social counselling, etc.
2. Evaluation and Job Assessment — includes vocational evaluation, job analysis, selective job placement, etc.
3. Rehabilitation Aids — includes workplace modification, technical aids, appliances, etc.
4. Retraining — includes on the job training, technical skill or trades training, formal training - academic, etc. (It should be noted that prior to 1982 the retraining aspect was used very rarely.)

Although improvements have occurred in 1982, the quality and scope of the program and intervention services offered by the Workers Compensation Board are in their infancy. To effectively maintain and upgrade the level of services, addition to the staffing component is required. Meaningful, cost effective programs will result with adequate staffing.

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Peat, Marwick, Mitchell & Co.

Chartered Accountants

500-363 Broadway,
Winnipeg, Manitoba R3C 3N9
(204) 949-1594

AUDITORS' REPORT

To The Workers Compensation Board of Manitoba:

We have examined the balance sheet (being Exhibit 1) of The Workers Compensation Board of Manitoba as at December 31, 1982 and the accompanying financial statements (being Exhibits 2 to 6) for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Board at December 31, 1982 and the results of its operations for the year then ended in accordance with the accounting principles set out in the notes to the financial statements applied on a basis consistent with that of the preceding year.

The comparative figures for 1981 were reported on by another firm of Chartered Accountants.

Peat, Marwick, Mitchell & Co.
Chartered Accountants

Winnipeg, Canada
March 15, 1983

TURNBULL AND TURNBULL
CONSULTING ACTUARIES

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THE WORKERS COMPENSATION BOARD, MANITOBA

ACTUARY'S REPORT

The present value of pension payments and lump-sum payments expected to be paid, in future, from the Pension Fund as a result of pensions that had been awarded on or before December 31st, 1982 has been computed to be equal to $102,016,800 as at December 31st, 1982. This present value has been computed by the Board's staff in accordance with methods and assumptions approved by us. We believe that the assumptions used for this valuation ensure that adequate allowance has been made for these payments. The methods employed are in accordance with sound actuarial principles. We have made such tests of the calculations as were deemed necessary.

In calculating this present value, no explicit provision has been made for potential future legislated amendments to the Workers Compensation Act. The rate of return used makes implicit provision for future increases in pensions, if the rate of inflation is greater than the rate allowed for in choosing the rate of return. The rate of return used assumes that inflation will occur at the rate of 3¼% per year, each year in the future. If inflation occurs at a rate which is higher than this rate, investment earnings will likely be greater than expected. These additional investment earnings will be available to finance increases in pensions in the future.

The methods and assumptions employed in this valuation are similar to those employed in the past. Further recognition has been given to actual experience in the choice of the assumptions used.

The value of the Pension Fund is shown to be $106,685,326 in the financial statements of the Workers Compensation Board prepared as at December 31st, 1982. This value exceeds the amount required to make adequate provision for future pension payments and lump-sum payments in respect of pensions awarded on or before December 31st, 1982. The amount of this excess is equal to $4,668,526 as at December 31st, 1982.

There is a liability for those pensions which are awarded subsequent to December 31st, 1982, but which are due to accidents that occurred on or before December 31st, 1982. We are informed that the amount of this liability, as at December 31st, 1982, was equal to $10,600,000 approximately. This amount is part of the Provision for the Undetermined Cost of Existing Claims. The value of each such pension is transferred to the Pension Fund if the pension is awarded.

This amount has also been computed by the Board's staff. We are informed that this computation has been made in accordance with methods and assumptions approved by us. This computation produced a reasonable result but has not been otherwise reviewed by us.

Respectfully submitted,

John A. Turnbull

John A. Turnbull
Fellow, Society of Actuaries
Fellow, Canadian Institute of Actuaries

Winnipeg, Manitoba,
March 15th, 1983.

The Workers Compensation Board of Manitoba

EXHIBIT 1

Balance Sheet

December 31, 1982

(with comparative figures for 1981)

Assets

	1982	1981
Assessments receivable (Note 1)	$ 777,957	$ 1,780,011
Employees' and sundry accounts receivable	107,658	44,475
Recoverable from:		
The Government of Canada (Note 2)	193,181	219,615
The Government of the Province of Manitoba (Note 3)	150,000	235,000
Deferred cost of pension increases (Note 4)	16,478,504	21,100,335
Investment in securities as authorized by The Trustee Act, Manitoba, Exhibit 6 (Note 5)	164,742,274	158,736,322
Accrued interest on investments	3,237,833	3,091,704
Office building, land, and equipment at cost less accumulated depreciation (Note 6)	996,228	1,039,689
	$186,683,035	$186,247,151

Liabilities and Reserves

	1982	1981
Bank — outstanding cheques less bank balance	$ 2,052,775	$ 1,716,099
Payable to:		
The Government of the Province of Manitoba (Note 7)	165,900	300,000
Class funds, Exhibit 3	23,173,570	35,290,124
Provision for undetermined cost of existing claims (Note 8)	41,870,000	33,500,000
Pension fund, Exhibit 2 (Note 9)	106,685,326	109,356,360
Other reserve funds, Exhibit 2 (Note 10)		
Equalization fund	2,234,333	2,204,791
Second injury fund	5,784,933	692,579
Rehabilitation fund	2,820,825	1,472,401
Rehabilitation capital fund	1,895,373	1,714,797
	$186,683,035	$186,247,151

The accompanying notes are an integral part of these financial statements.

Statement of Pension Fund and Other Reserve Fund Operations

for the year ended December 31, 1982

(with comparative figures for 1981)

	Pension Fund	Equalization Fund	Second Injury Fund	Rehabilitation Fund	Rehabilitation Capital Fund	Total 1982	Total 1981
Balance, beginning of year	$109,356,360	$2,204,791	$ 692,579	$1,472,401	$1,714,797	$115,440,928	$ 97,072,573
Additions:							
Pension awards	7,350,831					7,350,831	6,628,109
Interest income	11,337,989	221,141	(138,170)	76,923	180,576	11,678,459	10,223,062
Actuarial evaluation adjustment (Note 9)			8,500,000	3,000,000		11,500,000	
Increase in pension awards provided under legislative changes (Note 4)							12,960,637
	18,688,820	221,141	8,361,830	3,076,923	180,576	30,529,290	29,911,808
Deductions:							
Benefits paid to claimants	9,859,854	113,564	947,288	1,728,499		12,649,205	10,038,409
Transfer to pension fund — awards		78,035	2,322,188			2,400,223	1,322,939
Actuarial evaluation adjustment (Note 9)	11,500,000					11,500,000	
Cost of pension increases charged to Equalization Fund (Note 4)							182,105
	21,359,854	191,599	3,269,476	1,728,499		26,549,428	11,543,453
Net change during year	(2,671,034)	29,542	5,092,354	1,348,424	180,576	3,979,862	18,368,355
Balance, end of year, Exhibit 1	$106,685,326	$2,234,333	$5,784,933	$2,820,825	$1,895,373	$119,420,790	$115,440,928

The accompanying notes are an integral part of these financial statements.

Statement of Class Fund Operations

for the year ended December 31, 1982

(with comparative figures for 1981)

	Class "A"	Class "C"	Class "D"	Class "E"	Class "G"	Total 1982	Total 1981
Balance, beginning of year	$ 151,529	$ 159,336	$ 140,463	$ 181,995	$34,656,801	$35,290,124	$36,880,456
Revenue:							
Assessments and other receipts	1,168,685	1,193,699	1,957,063	1,492,573	29,306,806	35,118,826	34,137,371
Interest income, net	(48,967)	(50,629)	(114,968)	(40,535)	6,266,220	6,011,121	6,450,022
	1,119,718	1,143,070	1,842,095	1,452,038	35,573,026	41,129,947	40,587,393
Expenditure:							
Compensation	535,941	639,278	484,194	390,995	25,158,026	27,208,434	19,680,974
Medical aid	142,332	169,183	262,713	374,600	8,309,358	9,258,186	6,339,298
Pension awards	286,838	95,192	605,896	289,097	4,305,585	5,582,608	5,868,168
Amortization of pension increases (Note 4)	152,137	156,535	253,684	117,364	3,942,111	4,621,831	5,185,990
Administration expenses and other charges, Exhibit 4	117,508	147,891	213,649	458,416	5,637,978	6,575,442	5,103,295
	1,234,756	1,208,079	1,820,136	1,630,472	47,353,058	53,246,501	42,177,725
Net change during year	(115,038)	(65,009)	21,959	(178,434)	(11,780,032)	(12,116,554)	(1,590,332)
Balance, end of year, Exhibit 1	$ 36,491	$ 94,327	$ 162,422	$ 3,561	$22,876,769	$23,173,570	$35,290,124

The accompanying notes are an integral part of these financial statements.

Administration Expenses and Other Charges

for the year ended December 31, 1982

(with comparative figures for 1981)

Administration Expenses	1982	1981
Salaries	$3,618,205	$2,957,092
Staff superannuation plan and Canada Pension Plan	361,016	298,036
Postage	155,447	83,374
Office supplies and equipment purchases	153,450	104,004
Building operation	149,311	104,943
Printing and stationery	148,237	141,432
Insurance and taxes	134,777	96,649
Equipment rental and maintenance	116,534	82,199
Travel	91,748	67,965
Other employee benefits	87,259	70,912
Telephone and telegraph	77,467	37,321
Legal, audit, consulting and actuarial	61,845	51,569
Sundry	59,519	34,213
Manitoba Education and Health Tax	33,202	
Research grants	15,000	
Educational seminars	8,549	
	5,271,566	4,129,709
Annual amortization of building, land and equipment cost including interest thereon of $66,230 (1981 — $68,137)	109,691	109,691
TOTAL ADMINISTRATION EXPENSES	5,381,257	4,239,400
Other Charges (Note 7)		
Charges under The Workplace Safety and Health Act	1,324,500	1,200,000
Expenses of Worker Advisors under Section 91 of the Workers Compensation Act	331,800	
TOTAL OTHER CHARGES	1,656,300	1,200,000
	7,037,557	5,439,400
Less recoveries from:		
The Government of Canada for administering its employees' compensation program	382,010	230,059
The Government of the Province of Manitoba for administering The Criminal Injuries Compensation Act	80,105	106,046
TOTAL RECOVERIES	462,115	336,105
TOTAL CHARGED TO CLASSES, Exhibit 3	$6,575,442	$5,103,295

The accompanying notes are an integral part of these financial statements.

The Workers Compensation
Board of Manitoba

EXHIBIT 5

Statement of Receipts and Disbursements

for the year ended December 31, 1982

(with comparative figures for 1981)

Cash Receipts	1982	1981
Assessments and penalties	$35,685,076	$33,771,805
Third party recoveries	465,804	333,297
Recovery of costs under:		
Government Employees Compensation Act (Canada), net	108,444	115,832
The Criminal Injuries Compensation Act (Manitoba)	80,105	106,046
Government of the Province of Manitoba (Note 3)	85,000	85,000
Interest on investments and deposits	17,651,084	16,481,910
TOTAL RECEIPTS	54,345,513	50,873,890
Cash Disbursements		
Compensation	21,666,434	16,784,974
Medical aid	7,062,186	5,598,298
Pensions	9,859,854	8,788,618
Equalization fund	113,564	145,182
Second injury fund	947,288	687,926
Rehabilitation fund	1,728,499	416,683
Total benefits paid	41,377,825	32,421,681
Adminstration expenses, Exhibit 4	5,271,566	4,129,709
Employees' and sundry accounts, net	62,583	20,815
Government of the Province of Manitoba (Note 7)	1,790,400	1,127,500
TOTAL DISBURSEMENTS	48,502,374	37,699,705
Excess of receipts over disbursements	5,843,139	13,174,185
Add: Net decrease in cash position	336,676	666,521
Funds invested, net	$ 6,179,815	$13,840,706

The accompanying notes are an integral part of these financial statements.

Summary of Investments

as at December 31, 1982

(with comparative figures for 1981)

Bonds and debentures issued by, or guaranteed by, the following:	1982 Par Value	1982 Book Value	1981 Book Value
Canada	$ 14,000,000	$ 13,799,879	$ 13,772,935
Province of Alberta	250,000	249,382	249,279
Province of British Columbia	1,035,000	1,030,152	1,228,775
Province of Manitoba	75,748,000	75,064,206	70,928,125
Province of Newfoundland	150,000	150,000	177,000
Province of Nova Scotia			149,821
Province of Ontario	1,450,000	1,441,405	1,440,310
Province of Quebec	3,917,000	3,885,941	4,002,618
Province of Saskatchewan	250,000	137,976	132,075
Municipal Corporations	5,560,000	5,534,691	5,863,731
School Districts and Divisions	82,000	81,860	170,609
Hospitals	9,497,667	9,488,352	6,814,466
Corporations	8,474,000	7,431,556	7,220,407
	$120,413,667	118,295,400	112,150,151
Mortgages, National Housing Act (Canada)		29,506,403	26,313,361
Deposits with the Minister of Finance		21,985,471	24,947,810
TOTAL INVESTMENTS		169,787,274	163,411,322
Less allowance for adjustment on investment transactions (Note 5)		5,045,000	4,675,000
INVESTMENTS, Exhibit 1		$164,742,274	$158,736,322

The accompanying notes are an integral part of these financial statements.

Notes to Financial Statements

Year Ended December 31, 1982

1. Assessments receivable consist of the following accounts:

	1982	1981
Assessments billed and outstanding	$ 352,957	$ 255,011
Add: Estimated additional assessments receivable on adjusted payrolls	500,000	1,600,000
	852,957	1,855,011
Less: Allowance for doubtful accounts	75,000	75,000
Assessments receivable, December 31	$ 777,957	$1,780,011

2. The $193,181 recoverable from the Government of Canada represents the balance receivable under the Government Employees Compensation Act (Canada). Under that Act accident claims of employees of the Government of Canada, usually employed in Manitoba, are administered by the Workers Compensation Board.

3. The $150,000 recoverable from the Government of the Province of Manitoba represents the balance outstanding of a contribution from the Consolidated Fund under legislation enacted in 1972. The contribution is being received from the Province at the rate of $85,000 per year.

4. Amendments to the Workers Compensation Act have provided for increases in pension benefits with the cost of these increased benefits to be recovered from the general body of employers and self assurers over a seven year period from the effective date of the amendment. Details of the costs of these amendments are as follows:

	1981 Amendments	1979 Amendments	1975 & 1976 Amendments	Total
Cost of benefit increases	$13,060,637	$10,577,550	$12,514,850	$36,153,037
Less: Charged to special funds	182,105	365,728	126,694	674,527
Balance — chargeable to class funds	12,878,532	10,211,822	12,388,156	35,478,510
Recoveries, 1975 to 1981 inclusive	1,434,917	3,429,393	9,513,865	14,378,175
	11,443,615	6,782,429	2,874,291	21,100,335
Recoveries, 1982	1,351,744	1,313,742	1,956,345	4,621,831
Balance, December 31, 1982	$10,091,871	$ 5,468,687	$ 917,946	$16,478,504

5. Investments are recorded at cost at the time of acquisition. Discounts or premiums are amortized on a straight-line basis over the term of the investment.

   The allowance for adjustment on investment transactions as shown in Exhibit 6 does not reflect a valuation of the investments but is maintained as a trading reserve.

   Investment income is allocated to class funds, the pension fund and other reserve funds in accordance with the average monthly balance in each fund.

6. The office building, land, and equipment are valued at cost less accumulated amortization as provided for under subsection 15 of section 78 of the Workers Compensation Act, as follows:

	Cost	Amortization	Net
1953 Building	$ 317,357	$ 301,607	$ 15,750
1967 Addition	379,082	161,500	217,582
1972 Addition	875,859	112,963	762,896
	$1,572,298	$ 576,070	$ 996,228

7. Under the provisions of The Workplace Safety and Health Act, the Province may pay the expenses incurred in the administration of that Act out of the Consolidated Fund and may recover such portion as may be determined from the accident fund under the Workers Compensation Act. For 1982, the amount recoverable under this provision was $1,324,500 (1981 — $1,200,000).

   Also, under the provisions of section 91 of the Workers Compensation Act, the Province may pay the costs incurred in respect to the work of Worker Advisors and may recover them from the accident fund. For 1982, the amount recoverable under this provision was $331,800.

   The $165,900 shown in Exhibit 1, as payable to the Government of the Province of Manitoba, is the outstanding balance of the above amount as at December 31, 1982.

8. The provision for the undetermined cost of existing claims represents the estimated amount required to meet the future cost of claims relating to 1982 and prior years. This provision is adjusted annually in accordance with a review of the accident cost experience of recent years. An actuarial review of the adequacy of this provision will be made in 1983.

   The $8,370,000 increase in this provision for 1982 over 1981 has been included in the charges for compensation, medical aid, and pension awards in Exhibit 3.

9. An actuarial review of the pension fund liability, completed early in 1983, disclosed an actuarial surplus in the fund of approximately $16.2 million. As a result of this actuarial surplus, in December 1982, $8.5 million was transferred from the pension fund to the second injury fund and $3.0 million was transferred from the pension fund to the rehabilitation fund.

   The balance of $106,685,326 in the pension fund is considered adequate to meet the future liabilities of this fund in accordance with the actuary's certificate which forms part of this Report.

10. Other reserve funds:

    (a) Equalization fund — this fund is provided to meet losses arising from any disaster or other extraordinary circumstances.

    (b) Second injury fund — this fund is provided to meet that part of the cost of claims of workers suffering enhanced disabilities due to pre-existing conditions or disabilities. In 1982, $8,500,000 was transferred to this fund from the pension fund as explained in Note 9 above.

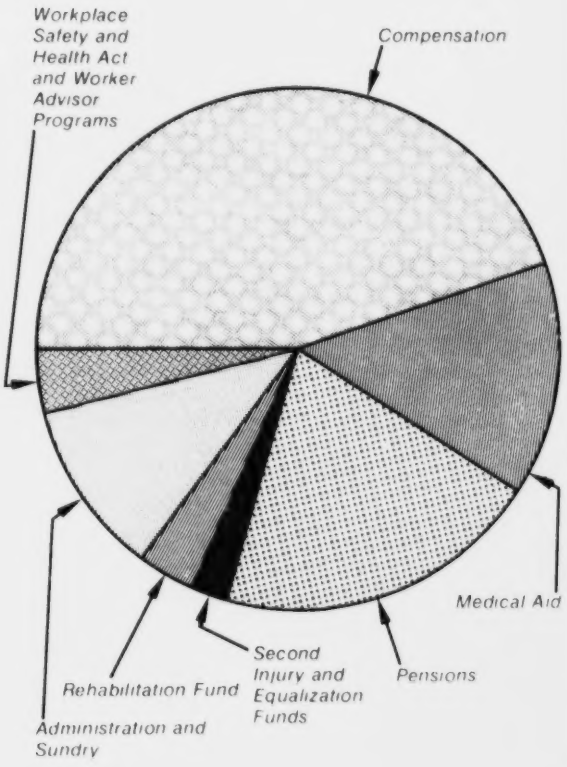
    (c) Rehabilitation fund — this fund is provided to meet the cost of vocational training and other rehabilitation measures. In 1982, $3,000,000 was transferred to this fund from the pension fund as explained in Note 9 above.

        For 1982 and prior years, rehabilitation costs have been charged to this fund. Effective January 1, 1983, rehabilitation costs relating to accidents which occurred in 1982 and prior years will continue to be charged against the rehabilitation fund, and rehabilitation costs relating to accidents which occur in 1983 will be charged to class funds (employers).

    (d) Rehabilitation capital fund — this fund is provided to meet the cost of future rehabilitation facilities. The Board is continuing its study of the physical rehabilitation services available, and required, for the injured worker in Manitoba.

Cash Disbursements Dollar Distribution

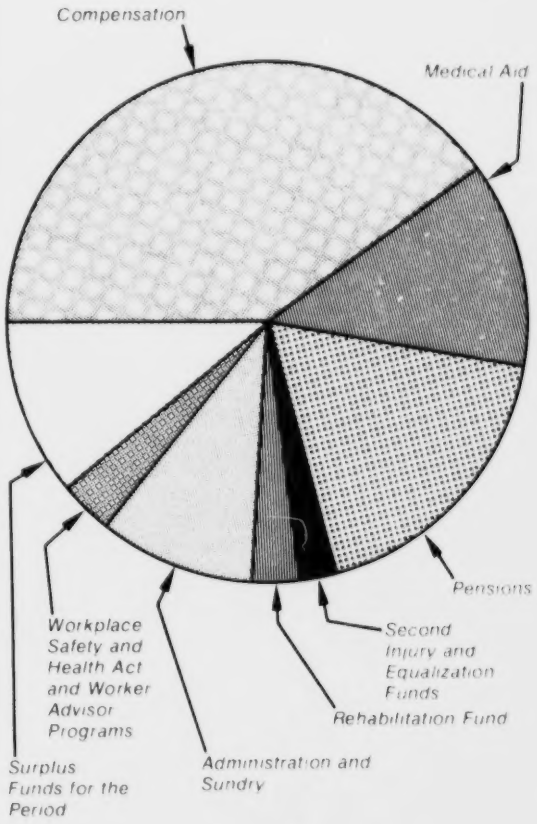
	1982	1981
Claims Benefits		
Compensation	44.7%	44.5%
Medical Aid	14.6	14.8
Pensions	20.3	23.3
Second Injury and Equalization Funds	2.1	2.3
Rehabilitation Fund	3.6	1.1
	85.3%	86.0%
Administration and Sundry	11.0	11.0
Workplace Safety and Health Act and Worker Advisor Programs	3.7	3.0
	100.0%	100.0%



1982

Revenue Dollar Distribution

	1982	1981
Claims Benefits		
Compensation	39.9%	33.0%
Medical Aid	13.0	11.0
Pensions	18.1	17.3
Second Injury and Equalization Funds	1.9	1.6
Rehabilitation Fund	3.2	0.8
	76.1%	63.7%
Administration and Sundry	9.8	8.2
Workplace Safety and Health Act and Worker Advisor Programs	3.3	2.1
	89.2	74.1
Surplus Funds for the Period	10.8	25.9
	100.0%	100.0%



1982

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Introduction to Statistical Section

TABLE I records accidents reported in 1982 and compares these to 1981 totals. It is important to note that the substantial increase in fatalities from 1981 to 1982 represents claims re-examined in 1982 in light of the new adjudication criteria for cardiac claims.

TABLE II documents compensable accidents settled in 1982 by class. Those receiving only medical aid benefits are shown separately from those with a time loss involved.

TABLE III further details the general body of employers shown as the Class "G" total in Table II. The industries listed within specific rate codes given in Table II are documented in Table VIII.

FIGURE 1 illustrates the bodily region of injuries involving time loss for accidents settled in 1982. The regions of injury noted are self explanatory, however, the term internal body systems applies when the functioning of an entire body system has been affected without specific injury to any other part, as in the case of poisoning, corrosive action affecting internal organs, damage to nerve centres, etc.

TABLE IV documents information related to death claims settled in 1982. This includes deaths reported in 1982, 1981 and prior years; those claims not accepted and those settled; the type of award provided; the relationship of dependents.

TABLE V records in detail the types of accidents settled in 1982.

FIGURE 2 illustrates the ages of claimants in time loss accidents settled in 1982. The types of time loss accidents are separated between temporary disability, permanent disability and fatalities.

FIGURE 3 separates temporary disability and permanent disability in time loss accidents and fatal accidents settled in 1982, and illustrates the sex and marital status of claimants in these accidents.

FIGURE 4 graphically illustrates the month of occurrence of accidents settled in 1982.

TABLE VI documents a historical overview of the number of compensable accidents settled and the number of accidents reported for the ten-year period 1973 to 1982. The major difference between reported and settled accidents represents reported accidents which have no cost implications and consequently do not become shown as "settled".

TABLE VII is an analysis of claims benefits paid during the period 1973 to 1982. This specifies medical aid payments, compensation benefits and pension payments. Also shown are charges to the rehabilitation fund, the second injury fund and the equalization fund.

TABLE VIII defines the classification of industries set out under Section 60 of The Workers Compensation Act. The employers of industries not specified in Schedule I of the Act must make special application to the Workers Compensation Board to bring themselves or their operations within the coverage of the Act. This group is referred to as Group 9 — Voluntary (by application).

TABLE IX records the payrolls reported in 1981. Payroll figures for 1982 are not available until mid-1983. Class "D" employers are shown separately with a cumulative total. It is interesting to note that the number of registered employers decreased from 1981 to 1982.

TABLE X documents assessment statistics related to Class "G" employers for the period 1973 to 1982. It specifies the number of registered employers and their assessable payrolls as well as their assessments. It is interesting to note that the average assessment revenue per $100 of payroll has reduced once again in 1982. This is explained by the economic trend which has forced the closure or reduced work load of many large plants and factories. Combined with the fact that voluntary application has been made by many low risk industries, this has reduced the average level of assessments of employers.

TABLE XI specifies the industries for which compensation coverage was approved in 1982. The types listed made voluntary application to the Workers Compensation Board.

* * * * * * * *

NOTE: The following statistical information has not been included in this Annual Report, however, it is available on request from the Workers Compensation Board:

1. Source of Injury Settled in 1982.
2. Nature of Injuries, Temporary Disability Cases Settled in 1982.
3. Analysis of Poisoning, Systemic, Cases Settled in 1982.
4. Period of Temporary Disability Settled in 1982.
5. Permanent Disability Cases, Percent Impairment of Total Earning Capacity, Settled in 1982.

Accidents Reported* in 1982 By Class

Also Showing Comparison to 1981
(Fatalities are shown in parentheses)

Class		1982		1981	
"A"	Canadian Pacific Railway Co.	688	(3)	756	
"C"	Canadian National Railway Co.	969	(6)	1,059	(1)
"D"	Province of Manitoba (including Provincial Boards and Commissions)	2,499	(6)	2,230	(2)
"E"	City of Winnipeg	2,379	(5)	2,070	(4)
"G"	General Body of Employers	35,731	(85)	40,314	(41)
Government of Canada		2,471	(3)	2,475	(4)
		44,737	(108)	48,904	(52)

*"Reported" Accidents means reported during 1982 whether they occurred in that year or in prior years. (1,501 of 1982 reported accidents occurred in 1981 and prior years.)

Compensable Accidents Settled* in 1982 By Class

Class	MEDICAL AID ONLY	TIME LOSS CASES							
		Number of Cases				Average Days Lost per Accident			
		Temporary Disability	Permanent Disability	Death	Total	Temporary Disability	Permanent Disability	Average Weekly Wage	Average Age
Under the Manitoba Act:									
"A" Canadian Pacific Railway Co. and subsidiaries (including CP Air)	331	216	17	1	234	31.4	618.0	$402	38
"C" Canadian National Railway Co. (including Air Canada)	379	403	15		418	24.6	304.0	450	36
"D" Province of Manitoba (including Provincial Boards and Commissions)	788	693	15	4	712	21.7	278.4	347	37
"E" City of Winnipeg	687	1,320	23		1,343	17.7	444.8	402	36
"G" General Body of Employers**	14,102	15,909	495	16	16,420	19.4	416.4	341	33
MANITOBA ACT TOTAL	16,287	18,541	565	21	19,127	19.6	417.0	349	34
Under the Canada Act:									
Government of Canada	734	1,171	39		1,210	16.8	333.2	408	36
GRAND TOTAL	17,021	19,712	604	21	20,337	19.5	411.6	$452	34

* "Settled" Accidents means those fully processed between January 1 and December 31, 1982, whether the accidents occured in 1982 or prior years.

** For listing of divisions of Class "G" Employers see Table VIII. For detailed listing of Class "G" Accidents Settled see Table III

Compensable Accidents Settled in 1982 By Class

General Body of Employers — Class "G" Accidents Detailed

Class "G" Employers refers to all industries set out in Schedule I of the Workers Compensation Act.

GROUP AND RATE CODE*	MEDICAL AID ONLY	TIME LOSS CASES							
		Number of Cases				Average Days Lost Per Accident			
		Temporary Disability	Permanent Disability	Death	Total	Temporary Disability	Permanent Disability	Average Weekly Wage	Average Age
Group 1 — Forestry									
101	47	97	9		106	30.9	573.3	$382	33
Group 2 — Mines, Quarries and Oil Wells									
201	599	394	67	3	464	25.3	548.4	465	34
202	33	71	3		74	35.7	666.0	567	30
203	28	38	6	2	46	65.1	365.0	828	35
Group 3 — Manufacturing									
301	505	791	19		810	17.9	298.7	379	32
302	464	716	15		731	15.3	354.0	370	34
303	116	113	3	1	117	12.9	484.0	321	31
305	43	47			47	19.4		275	30
310	1,932	2,692	60	1	2,753	13.9	420.2	364	32
311	774	817	18		835	14.7	487.0	318	31
312	148	41	7		48	23.2	700.3	520	35
313	33	40	4		44	32.3	234.0	325	33
314	348	408	36		444	16.0	250.7	284	33
315	536	709	30		739	18.7	160.4	269	34
316	358	319	7		326	22.2	184.3	304	32
319	100	92	5		97	14.7	146.4	319	37
320	171	226	4		230	12.0	1,111.5	362	33
321	10	22			22	15.1		367	30
Group 4 — Construction									
401	690	751	34	1	786	28.5	476.6	380	34
402	380	331	6		337	19.6	465.0	445	32
404	85	129	10		139	22.3	368.4	391	32
405	22	24	3		27	41.8	252.0	475	42
406	70	42	6		48	25.4	233.0	589	37
407	151	194	7		201	29.0	395.1	572	34
408	164	260	15	1	276	37.0	246.4	437	33
409	11	18	4		22	47.1	439.5	437	36
Group 5 — Transportation, Communications and Storage									
501	457	916	15	1	932	28.0	842.0	417	35
502	116	126	2	1	129	21.8	300.0	334	32
503	92	177			177	29.1		378	36
505	11	13	2		15	44.0	78.0	447	35
Group 6 — Trade									
601	991	992	15		1,007	15.0	314.0	281	34
602	72	65	1		66	13.6	600.0	256	29
603	338	367	7		374	19.6	391.7	323	32
604	830	643	14		657	16.2	509.1	331	32
605	188	144	10		154	17.4	502.2	340	35
607	86	55	3	1	59	15.7	540.0	256	30
609	38	48	1		49	40.1	72.0	357	38

Compensable Accidents Settled in 1982 By Class

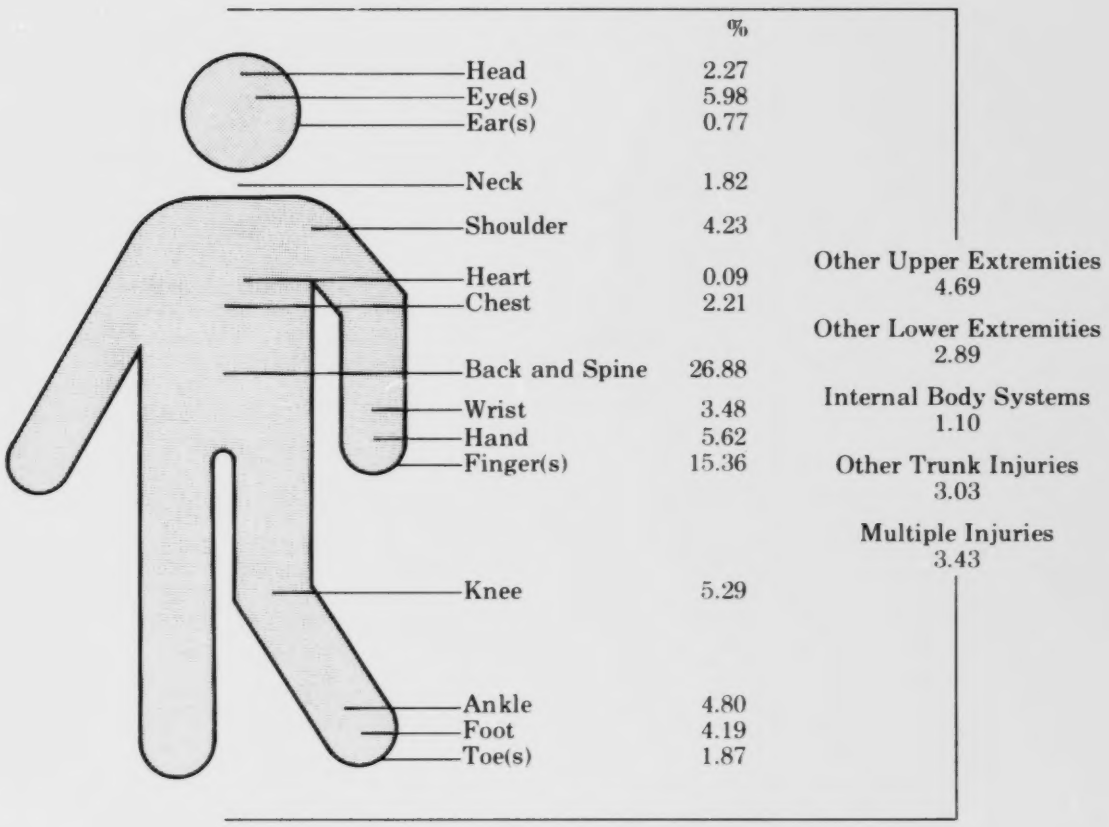
General Body of Employers — Class "G" Accidents Detailed

Continued

GROUP AND RATE CODE*	MEDICAL AID ONLY	TIME LOSS CASES							
		Number of Cases				Average Days Lost Per Accident			
		Temporary Disability	Permanent Disability	Death	Total	Temporary Disability	Permanent Disability	Average Weekly Wage	Average Age
Group 7 — Service Industries									
701	976	866	11		877	20.4	340.4	170	30
702	1,079	1,130	5		1,135	16.4	120.0	280	37
703	12	9			9	37.9		296	29
704	4	1			1	11.0		100	26
705	29	28	3		31	32.5	300.0	151	33
706	21	34			34	33.4		207	40
710	7	3			3	75.3		127	32
711	1								
712		2	1		3	35.5	60.0	262	46
713		1			1	25.0		170	60
714	1	2			2	7.5		428	35
Group 8 — Public Administration									
801	174	183	6		189	16.3	312.0	341	38
802	7	11			11	27.3		322	36
Group 9 — Voluntary (By Application)									
901	303	313	5	3	321	20.2	1,117.2	282	43
902	80	94	1		95	20.5	960.0	292	31
903	109	60	4		64	24.1	75.0	260	34
904	63	85	6	1	92	45.5	345.0	282	32
905	37	40	1		41	28.8	420.0	231	31
906	4	6			6	5.2		298	29
907	7	5			5	21.4		379	33
909	25	38			38	10.2		458	36
910		1			1	5.0		207	19
911	8	10			10	23.2		288	34
912	105	38	2		40	14.7	210.0	333	44
914	1	5	1		6	17.2	1,500.0	358	34
916									
917	6	7	1		8	21.1	720.0	359	38
920	6	9			9	64.0		215	43
TOTAL	14,102	15,909	495	16	16,420	19.4	416.4	341	33

*For listing of Class "G" Employers by Group and Rate Code, see Table VIII.

Region of Injuries According to the Percentage of Accidents



Death Cases Settled in 1982

A. Death reported in 1982 — new claims		108
Deaths reported in 1982 as relating to previously recorded accidents		11
		119
Add deaths reported in 1981 and prior years but not settled during 1981		12
		131
Less: Death claims not accepted as the responsibility of the Board	35	
Deaths reported but no claim made to the Board	3	
Deaths reported in 1982 and prior years but not settled during 1982	72	110
Death claims settled in 1982		21
B. Pension awards		16
Burial expense and medical aid only		5
Death cases settled in 1982		21

C.

Relationship of Dependents	Totally Dependent	Resident in Manitoba	Non-Resident in Manitoba
Widows	16	15	1
Children	11	9	2
TOTAL	27	24	3

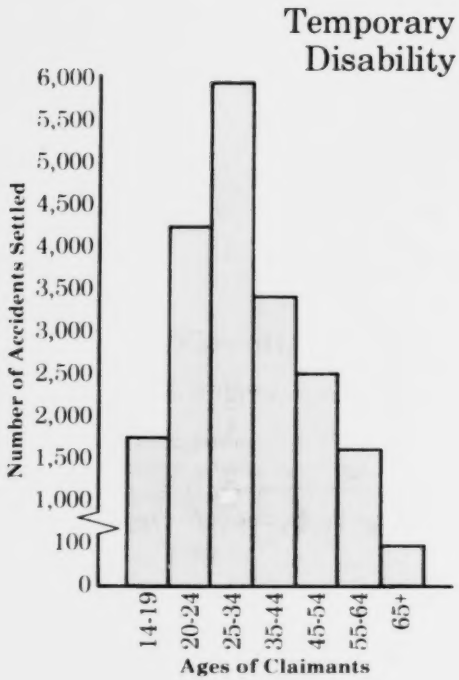
Type of Accident Settled in 1982

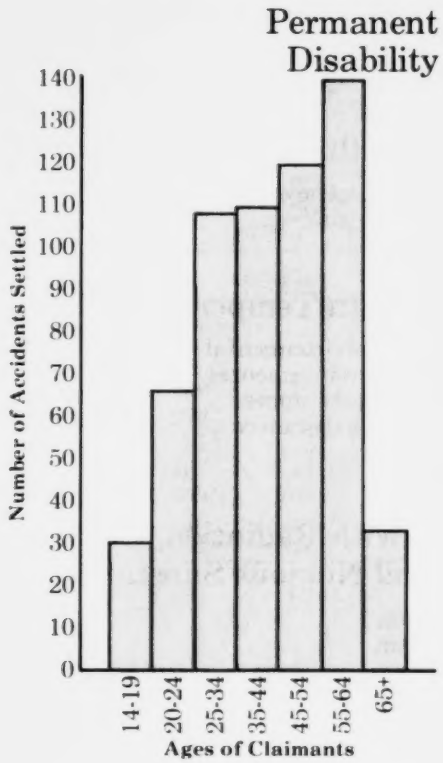
Struck Against:	Temporary Disability	Permanent Disability	Death	Total
Struck against moving object	342	42		384
Step on stationary object	272	4		276
Struck against stationary object	1,139	16		1,155
TOTAL	1,753	62		1,815
Struck By:				
Flying object	729	14		743
Falling object during handling	919	22	1	942
Falling object, other	796	20	1	817
Other	2,187	93	2	2,282
TOTAL	4,631	149	4	4,784
Fall From Elevation:				
From scaffolds, walkways, platforms	169	10	1	180
From ladders	278	19		297
From piled materials	51	2		53
From vehicles	407	14		421
On stairs	385	5		390
Into shafts, excavations, floor openings	78	3	2	83
Other	229	14		243
TOTAL	1,597	67	3	1,667
Fall on Same Level:				
Fall to walkway or working surface	1,253	23		1,276
Fall onto or against objects	506	8		514
Other	28			28
TOTAL	1,787	31		1,818
Caught In, Under or Between:				
Running or meshing objects	72	6		78
A moving and a stationary object	704	55		759
Two or more moving (not meshing) objects	142	31		173
Landslides and cave-ins	10	4	1	15
Collapsing structures (buildings, bridges)		1		1
Other	257	13		270
TOTAL	1,185	110	1	1,296
Rubbed or Abraded:				
By leaning, kneeling or sitting on objects (not vibrating)	27	2		29
By objects being handled (not vibrating)	42			42
By vibrating objects	14	3		17
By foreign matter in eyes	186	1		187
By repetition of pressure	6			6
Other	7			7
TOTAL	282	6		288

	Temporary Disability	Permanent Disability	Death	Total
Bodily Reaction:				
From involuntary motions	783	32	3	818
From voluntary motions	570	5		575
TOTAL	1,353	37	3	1,393
Overexertion:				
In lifting objects	4,371	22	1	4,394
In pulling or pushing objects	1,051	10	1	1,062
In wielding or throwing objects	134		1	135
Other	141	3	2	146
TOTAL	5,697	35	5	5,737
Contact With Electric Current:				
Contact with electric current	32	2		34
TOTAL	32	2		34
Contact With Temperature Extremes:				
General heat, environmental	6			6
General cold, environmental	19			19
Hot objects or substances	534	8		542
Cold objects or substances	2	1		3
TOTAL	561	9		570
Contact With Radiation, Caustics, Toxic, and Noxious Substances:				
By inhalation	97	11	2	110
By absorption	357	52		409
Other	4			4
TOTAL	458	63	2	523
Public Transportation Accidents:				
Bus	2			2
Taxi	2			2
Train	4			4
Other	4			4
TOTAL	12			12
Motor Vehicle Accidents:				
Collision or sideswipe with another moving vehicle	87	4	2	93
Collision or sideswipe with a standing vehicle or stationary object	61			61
Non-collision accidents	132	4		136
Other	12	6		18
TOTAL	292	14	2	308
Miscellaneous Accident Types:				
Miscellaneous accident types	72	19	1	92
TOTAL	72	19	1	92
GRAND TOTAL	19,712	604	21	20,337

Ages of Claimants in Time Loss Accidents

Settled in 1982





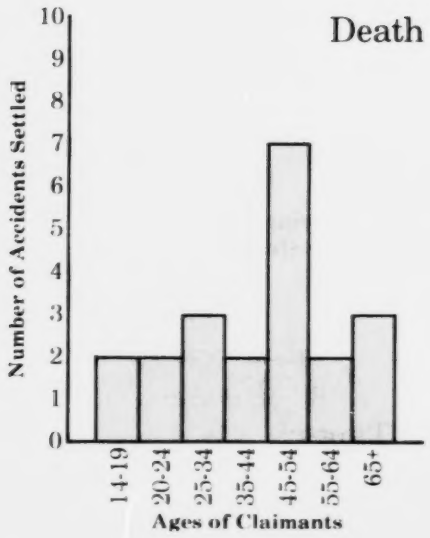


FIGURE 3

Sex and Marital Status of Claimants in Time Loss Accidents

Settled in 1982

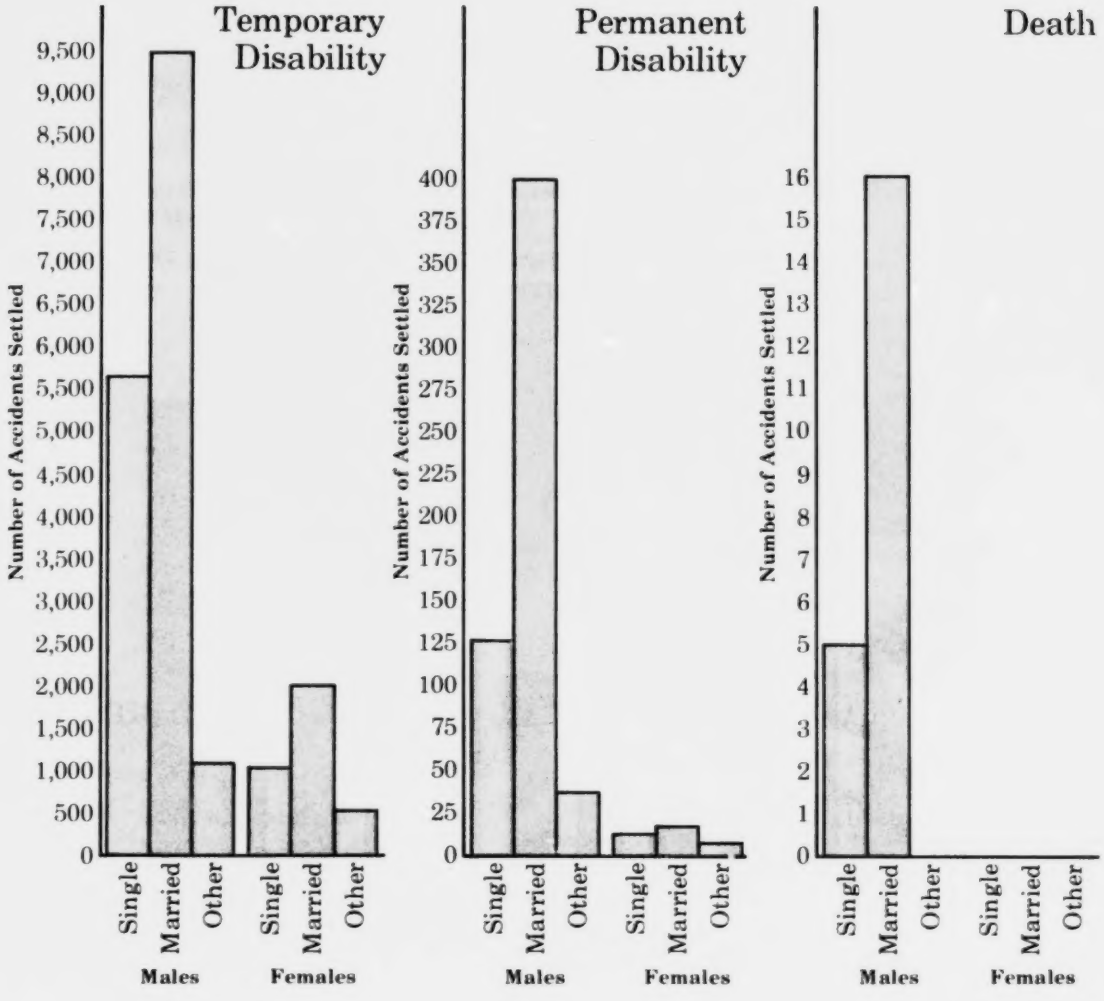


FIGURE 4

Month of Occurrence of Accidents

Settled in 1982

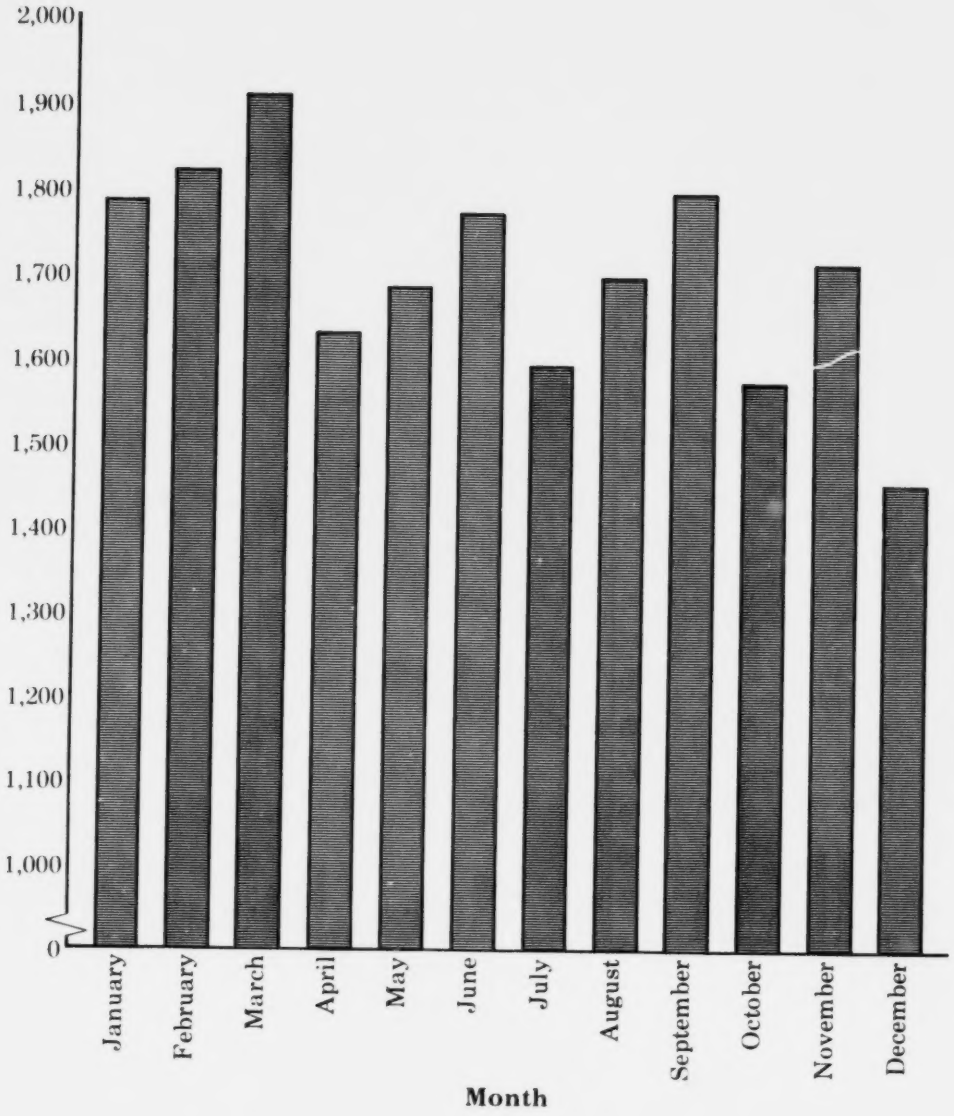


TABLE VI

Accidents Settled* and Accidents Reported** For the Years 1973 to 1982

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
Medical Aid Only	14,533	16,371	17,693	16,760	16,236	16,166	17,411	17,898	18,847	17,021
Temporary Disability	16,995	18,778	17,934	18,286	17,666	17,201	18,720	20,701	19,645	19,712
Permanent Disability	462	477	506	585	578	580	580	526	539	604
Death	46	42	41	35	34	34	37	38	29	21
Total Time Loss Claims	17,503	19,297	18,481	18,906	18,278	17,815	19,337	21,265	20,213	20,337
Total Claims Settled	32,036	35,668	36,174	35,666	34,514	33,981	36,748	39,163	39,060	37,358
Total Accidents Reported	41,021	45,874	45,924	44,413	43,256	42,418	46,463	46,627	48,904	44,737

* Accidents Settled means those fully processed between January 1 and December 31 whether the accidents occurred in the year shown or prior years.

** Accidents Reported means those reported during the year whether they occurred in that year or in prior years.

TABLE VII

Claims Benefits Paid for the Years 1973 to 1982

(dollar amounts shown in thousands)

Year	Medical Aid	Compensation Benefits	Pensions	Rehabilitation Fund	Second Injury Fund	Equalization Fund
1982	$7,062.2	$21,666.4	$9,859.9	$1,728.5	$947.3	$113.6
1981	5,598.3	16,785.0	8,788.6	416.7	687.9	145.2
1980	4,666.2	13,737.3	7,890.3	207.4	598.0	84.2
1979	4,236.7	11,729.2	6,867.7	116.5	606.4	100.4
1978	3,673.2	10,169.4	6,223.9	55.5	516.8	26.2
1977	3,676.3	10,126.5	6,010.6	78.8	607.9	0.8
1976	3,339.5	9,119.6	5,154.1	96.2	381.4	2.3
1975	2,888.7	7,742.5	4,383.0	71.5	296.1	2.9
1974	2,622.1	6,631.5	3,595.5	35.1	255.9	16.2
1973	2,646.8	5,671.3	3,073.8	27.8	123.2	0.1

Classification of Industries Under Section 60 of The Workers Compensation Act

Class

"A" Canadian Pacific Railway Company and Subsidiaries (including CP Air).
"C" Canadian National Railway Company (including Air Canada).
"D" The Province of Manitoba (including Provincial Boards and Commissions).
"E" The City of Winnipeg.
"G" All industries set out in Schedule 1 and not included in the above classes.

Divisions of Class "G" Employers Detailed

Rate Code

GROUP 1 — FORESTRY

101 Lumbering, Logging, Pulpwood Production

GROUP 2 — MINES, QUARRIES AND OIL WELLS

201 Mining
202 Oil Drilling, Diamond Drilling, Quarries
203 Contract Mining Development

GROUP 3 — MANUFACTURING

301 Packing Houses, Meat Products, Poultry Processing
302 Food Products, Bakeries, Dairies
303 Milling, Manufacture of Feed and Seed
305 Canneries, Pickle Factories
310 Foundries, Rolling Mills, Machine Shops, Manufacture of Vehicles, Agricultural Machinery
311 Light Metal Products, Tire Repairs, Auto Wrecking
312 Operation of Pulp and Paper Mills
313 Operation of Sawmills
314 Planing Mills, Tanneries, Manufacture of Furniture, Concrete Blocks
315 Manufacture of Textiles, Petroleum Products, Stationery, Operation of Knitting Mills, Printing
316 Manufacture of Mattresses, Bedsprings, Plastic Articles, Paint, Varnish, Tar Products, Cement, Explosives, Plaster Mills, Machine and Appliance Repairs
319 Manufacture of Wooden Articles, Cardboard and Paper Boxes, Drugs,Medicines, Upholstery
320 Manufacture of Aeroplanes
321 Marble Works, Stone Cutting

GROUP 4 — CONSTRUCTION

401 Building Construction, Painting,Plastering, Concrete Work, Flooring
402 Electrical Wiring, Plumbing, Heating, Ventilation
404 Roofing, Sheet Metal, Work at Elevation
405 Steel Bridge and Steel Buildings
406 Installation of Elevators, Boilers, Heavy Machinery
407 Sewer Construction, Excavation, Work Under Water
408 Roadwork, Gravel Pits
409 Power Plants, Transmission Lines

GROUP 5 — TRANSPORTATION, COMMUNICATIONS AND STORAGE

501 Cartage, Trucking, Street Cleaning
502 Operation of Grain Elevators, Custom Warehousing, Cold Storage Plants
503 Operation of Pipelines, Taxis, Buses
505 Radio and Television Stations, Telephone and Telegraph Systems

GROUP 6 — TRADE

601 Retail Establishments
602 Consumers Co-operatives
603 Wholesale Establishments
604 Garages, Gas Distribution
605 Implement and Machinery Dealers, Car and Trailer Lots
607 Retail Lumber Yards
609 Builders Supplies

GROUP 7 — SERVICE INDUSTRIES

701 Operations of Hotels, Motels, Restaurants, Cleaning and Dyeing Plants, Investigation and Security Services
702 Operation of Hospitals, Nursing Homes
703 Consulting Engineers and Architects, Supplying Clerical Employees
704 Professional Inspection and Testing
705 Supplying Manual Labour
706 Janitorial Services
710 Operation of Theatres
711 Apprentice Projectionists
712 Hunting and Fishing Lodges (With Guides)
713 Funeral Homes or Undertakers
714 Operation of Rocket Range

GROUP 8 — PUBLIC ADMINISTRATION

801 Operation of a Municipal Corporation
802 Volunteer Firemen and Volunteer Ambulance Service Members

GROUP 9 — VOLUNTARY (BY APPLICATION)

901 Operation of Buildings, Clubs
902 Operation of Government Agencies, Rental of Vehicles, Equipment, Landscaping
903 Business Offices, Sales Activities, Bowling Alleys, Welfare Agencies
904 General Farming
905 Poultry Farming, Hatcheries, Nurseries
906 Display Advertising, Harvesting Wild Rice, Chemical Spraying
907 Surveying, Prospecting and Exploration for Minerals
909 Air Transportation
910 Operation of Film Exchanges
911 Window Cleaning
912 University of Manitoba
914 Land Clearing
917 Waste Paper Collection
920 Operation of Senior Citizens Homes

TABLE IX

Statement of Payrolls Reported For the Year 1981*

Class "A"	Canadian Pacific Railway Company	$	$ 97,925,649
Class "C"	Canadian National Railways		175,352,484
Class "D"	Province of Manitoba:		
	Manitoba Telephone System	84,528,484	
	Manitoba Government	289,468,129	
	Manitoba Liquor Control Commission	9,250,063	
	Manitoba Hydro	92,800,000	
	Workers Compensation Board	2,957,092	
	Manitoba Public Insurance Corporation	14,813,836	493,817,604
Class "E"	City of Winnipeg		216,813,096
Class "G"	General Body of Employers**		3,260,805,244
	TOTAL		$4,244,714,077

* 1982 Payroll figures are not available until mid-1983.

** Registered employers (including independent contractors) as at December 31, 1982 were 18,891 (1981 - 18,921).

TABLE X

Assessment Statistics for Class "G" Employers, For the Years 1973 to 1982

Year	Number Registered	Assessable Payrolls ($millions)	Assessments ($thousands)	Average Assessment Revenue per $100 of Payroll
1982	18,891	$3,400*	$30,000*	$0.882
1981	18,921	3,260	28,983	0.889
1980	18,375	2,892	25,966	0.898
1979	18,069	2,667	24,719	0.927
1978	17,114	2,395	22,163	0.925
1977	16,610	2,263	22,165	0.979
1976	15,726	2,102	23,170	1.102
1975	15,463	1,720	20,369	1.184
1974	15,093	1,482	18,043	1.217
1973	14,789	1,231	14,266	1.159

* Estimated amounts — final 1982 payroll figures will not be available until mid-1983.

Special Coverages By Application — Approved 1982

Type	Number
Air Transport	2
Amusement Arcade	2
Apartments (Business Blocks, Banks, Churches & Other Building Care & Maintenance	61
Auctioneering	2
Baggage Handling	1
Beauty Parlour	3
Beekeeping	1
Boarding Stables	1
Bowling & Billiards	3
Building Construction Etc. (Not Elsewhere Classified)	16
Business Offices	30
Car & Truck Rental	3
Cemetary Operation	1
Chemical Spraying	6
Child Care Centre	9
Clerical Supply	1
Clubs (Private, Golf & Country, Curling, Legion, Community, Lawn Bowling, Etc.)	18
Concession Stand	2
Day Care Centre	1
Display Advertising	1
Farming: General	147
Dairy	11
Poultry	3
Stock & Hog Farms, Cattle Ranches & Feet Lots	16
Farrier Operations	1
Federal Employment Programs	373
Government Employment Programs	11
Grooming of Pets	2
Harvesting	2
Hatchery	2
Housekeeping	2
Operation of Indian Reservation	1
Instruction Centre	1
Inventory Service	1
Land Clearing	19
Landscaping	21
Logging on Own Land	1
Management Services	1
Mfg. Clothing on Indian Reservation	1
Market Gardening	9
Medical Lab	1
Messenger Service	1
Museum	1
Outfitting Operations	1
Personal Coverage	507
Photography	2
Printing Operations on Indian Reservation	1
Rental of Equipment	3
Research	5
Resorts	1
Retail Sales on Indian Reservation	2
Roadwork on Indian Reservation	3
Sales Activities	42
Sawmill Operations on Indian Reservation	2
Sawing Wood for Own Use	1
Schools	13
Senior Citizens Home	1
Shopping Cart Service	1
Sports Professional	1
Survey, Exploration & Prospecting	2
Transport Own Goods	5
Union Agency	12
Vermin Extermination	1
Weather Observation Station	1
Welfare Agency	12
Window Cleaning	2
TOTAL	1,413

POOR

QUALITY

ORIGINAL